

Information to identify the case:

Debtor 1	<u>John B Carr</u>	Social Security number or ITIN	xxx-xx-2857
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Kimberlyn Carr</u>	Social Security number or ITIN	xxx-xx-8475
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 11-44733-JKS			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John B Carr

Kimberlyn Carr

5/3/17

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
John B Carr
Kimberlyn Carr
DebtorsCase No. 11-44733-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 50

Date Rcvd: May 03, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2017.

db/jdb
cr
cr
512588601
512627419
512627451
512588607
512588610
512588614
512588612
515182931
515182932
512588615
512588616
512588617
514767479
514767480
512776780
515758401
512588619
514620001
512588621
512588620
512588623
512588624

+John B Carr, Kimberlyn Carr, 249 Elm Avenue, Teaneck, NJ 07666-2323
+SPECIALIZED LOAN SERVICING LLC, PO Box 9013, Addison, TX 75001-9013
+Specialized Loan Servicing LLC, as servicing agent, c/o Buckley Madole, P.C.,
P.O. Box 22408, Tampa, FL 33622-2408
+ACS/Homebanc NA, 501 Bleeker Street, Utica, NY 13501-2401
FC Finance LLC as servicer for, DB50 HVAC 2005-1 Trust, P.O. Box 795489,
Dallas, TX 75379-5489
FCC Finance LLC as servicer for, DB50 HVAC 2005-1 Trust, P.O. Box 795489,
Dallas, TX 75379-5489
+Faloni & Associates, 165 Passaic Ave Ste 301B, Fairfield, NJ 07004-3592
GEM Recovery Systems, PO Box 85, Emerson, NJ 07630-0085
+HSBC/Hosuehold Finance Corp., PO Box 3425, Buffalo, NY 14240-3425
+Hackensack Medical Center, 20 Prospect Ave, Hackensack, NJ 07601-1997
+Landmark Asset Receivables Management, 7340 S Kyrene Rd, Recovery Dept - T120,
Tempe, AZ 85283-4573
+Landmark Asset Receivables Management, 7340 S Kyrene Rd, Recovery Dept - T120,
Tempe, AZ 85283, Landmark Asset Receivables Management, 7340 S Kyrene Rd 85283-4573
+Lyons Doughty & Veldhuis, 136 Gaither Dr. Ste 100, Mt. Laurel, NJ 08054-2239
+Mattleman, Weinroth & Miller, 401 Route 70 East Ste 100, Cherry Hill, NJ 08034-2410
+North Jersey Orthopaedic Specialists, PA, 730 Palisade Ave, Teaneck, NJ 07666-3144
+Specialized Loan Servicing, LLC, Attention Bankruptcy Department,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
+Specialized Loan Servicing, LLC, Attention Bankruptcy Department,
8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129,
Specialized Loan Servicing, LLC, Attention Bankruptcy Department 80129-2386
+THE BANK OF NEW YORK MELLON, ZUCKER, GOLDBERG & ACKERMAN, LLC,
200 Sheffield Street, Suite 101, Mountainside, NJ 07092-2315
+The Bank of New York Mellon, Trustee (See B10), c/o Specialized Loan Servicing LLC,
8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386
+Traffic Safety & Equipment, C/O Rosenthal, Morgan & Thomas, 12747 Olive Blvd. Ste 250,
St Louis, MO 63141-6278
U. S. Department of Education, c/o FedLoan Servicing, P. O. Box 69184,
Harrisburg, PA 17106-9184
+US Dept. Of Ed - Direct Loans, PO Box 5609, Greenville, TX 75403-5609
+United Consumer Financial, 865 Bassett Rd, Westlake, OH 44145-1194
+Visa/Dept Stores National Bank, PO Box 8218, Mason, OH 45040-8218
+William Stadtmayer, Esq., 150 Clove Road 2nd Fl, Little Falls, NJ 07424-2139

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg
E-mail/Text: usanj.njbankr@usdoj.gov May 03 2017 22:57:09 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg
+E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 03 2017 22:57:05 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
512588602
E-mail/Text: bnc@trustamerifirst.com May 03 2017 22:56:55 Amerifirst Home Improvement,
4405 S 96th St, Omaha, NE 68127-1210
512588608
E-mail/Text: bnc@trustamerifirst.com May 03 2017 22:56:55 Federal Diversified Svc,
4405 S 96th St, Omaha, NE 68127
512619897
E-mail/Text: bnc@trustamerifirst.com May 03 2017 22:56:55 Amerifirst Home Improvement,
11171 Mill Valley Rd, Omaha NE 68154
512751820
+EDI: GMACFS.COM May 03 2017 22:28:00 Ally Financial Inc. f/k/a GMAC Inc., P O Box 130424,
Roseville, MN 55113-0004
512588603
+EDI: BANKAMER.COM May 03 2017 22:28:00 BAC Home Loans Servicing LP,
450 American St SV416X, Simi Valley, CA 93065-6285
512588605
EDI: CBCSI.COM May 03 2017 22:28:00 CBCS, PO Box 164089, Columbus, OH 43216-4089
512588604
EDI: CAPITALONE.COM May 03 2017 22:28:00 Capital One, PO Box 30281,
Salt Lake City, UT 84130-0281
512648514
EDI: CAPITALONE.COM May 03 2017 22:28:00 Capital One Bank (USA), N.A. by American InfoSourc,
PO Box 71083, Charlotte, NC 28272-1083
512684292
EDI: CHASE.COM May 03 2017 22:28:00 Chase Bank USA, N.A., PO Box 15145,
Wilmington, DE 19850-5145
512588606
+EDI: CHASE.COM May 03 2017 22:28:00 Chase/Bank One Card Services, PO Box 15298,
Wilmington, DE 19850-5298
512642032
+EDI: TSYS2.COM May 03 2017 22:28:00 Department Stores National Bank/Visa,
Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
512588609
+E-mail/Text: legal@firstconsumercredit.com May 03 2017 22:56:14 First Consumer Credit,
405 State Hwy 121, Lewesville, TX 75067-8214
512588611
+EDI: GMACFS.COM May 03 2017 22:28:00 GMAC, PO Box 380901, Bloomington, MN 55438-0901
512673920
E-mail/Text: bkyelectnotices@tgslc.org May 03 2017 22:57:33 HOMEBANC N. A.,
c/o Texas Guaranteed Student Loan Corpor, P. O. Box 83100, Round Rock, TX 78683-3100
512588613
+EDI: HFC.COM May 03 2017 22:28:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
512649757
+EDI: HFC.COM May 03 2017 22:28:00 Household Finance Corporation III,
636 Grand Regency Boulevard, Brandon, FL 33510-3942

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 50

Date Rcvd: May 03, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513019051 EDI: JEFFERSONCAP.COM May 03 2017 22:28:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999,
ST CLOUD MN 56302
512660096 +EDI: MID8.COM May 03 2017 22:28:00 Midland Credit Management, Inc.,
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
512922043 EDI: PRA.COM May 03 2017 22:28:00 Portfolio Recovery Associates, LLC, POB 41067,
NORFOLK, VA 23541
512706062 +E-mail/Text: bncmail@w-legal.com May 03 2017 22:57:19 TARGET NATIONAL BANK,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
512588618 +EDI: WTRRNANK.COM May 03 2017 22:28:00 Target National Bank, PO Box 673,
Minneapolis, MN 55440-0673
512707320 +E-mail/Text: bkyelectnotices@tgslc.org May 03 2017 22:57:33
Texas Guaranteed Student Loan Corp, Attn: Bankruptcy, PO BOX 83100,
Round Rock Tx 78683-3100
512588622 +EDI: VERIZONEAST.COM May 03 2017 22:28:00 Verizon NJ, 500 Technology Dr,
Weldon Spring, MO 63304-2225

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516774742* +Midland Credit Management, 8875 Aero Drive, Ste. 200, San Diego, CA 92123-2255

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 05, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2017 at the address(es) listed below:

Cassandra C. Norgaard on behalf of Debtor John B Carr cnorgaard@norgaardfirm.com,
sferreira@norgaardfirm.com;crose@norgaardfirm.com;184grandno@gmail.com
Cassandra C. Norgaard on behalf of Joint Debtor Kimberlyn Carr cnorgaard@norgaardfirm.com,
sferreira@norgaardfirm.com;crose@norgaardfirm.com;184grandno@gmail.com
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK
AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWABS INC.,ASSET-BACKED CERTIFICATES,
SERIES 2007-9 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Frances Gambardella on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW
YORK AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED
CERTIFICATES, SERIES 2007-9 bankruptcynotice@zuckergoldberg.com
Francesca Ann Arcure on behalf of Creditor SPECIALIZED LOAN SERVICING LLC
nj_ecf_notices@buckleymadole.com
Gavin N. Stewart on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent for
The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of
the CWABS, Inc., Asset-Backed Certificates, Series BKNJ@buckleymadole.com
Jennifer R. Gorchow on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW
YORK AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWABS INC., ASSET-BACKED
CERTIFICATES, SERIES 2007-9 nj.bkecf@fedphe.com
John O'Boyle on behalf of Debtor John B Carr joboyle@norgaardfirm.com,
sferreira@norgaardfirm.com;crose@norgaardfirm.com;184grandno@gmail.com
John O'Boyle on behalf of Joint Debtor Kimberlyn Carr joboyle@norgaardfirm.com,
sferreira@norgaardfirm.com;crose@norgaardfirm.com;184grandno@gmail.com
Joshua I. Goldman on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK
AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWABS INC.,ASSET-BACKED CERTIFICATES,
SERIES 2007-9 jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 11